

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: COSTALES, MARY E.

§ Case No. 18-03943
§
§
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

David R. Brown, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$481,750.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$16,750.00</u>
Total Distributions to Claimants: <u>\$2,336.59</u>	Claims Discharged Without Payment: <u>\$29,895.00</u>
Total Expenses of Administration: <u>\$9,319.87</u>	

3) Total gross receipts of \$50,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$38,343.54 (see **Exhibit 2**), yielded net receipts of \$11,656.46 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$40,000.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$9,319.87	\$9,319.87	\$9,319.87
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$29,895.00	\$2,309.56	\$2,336.59	\$2,336.59
TOTAL DISBURSEMENTS	\$69,895.00	\$11,629.43	\$11,656.46	\$11,656.46

4) This case was originally filed under chapter 7 on 02/14/2018. The case was pending for 9 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/14/2018

By: /s/ David R. Brown
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
CLAIMS AGAINST THIRD PARTIES	1241-000	\$50,000.00
TOTAL GROSS RECEIPTS		\$50,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
MARY E. COSTALES	HOMESTEAD EXEMPTION	8100-002	\$15,000.00
COSTALES, MARY E.	Distribution payment - Dividend paid at 100.00% of \$23,343.54; Claim # SURPLUS; Filed: \$0.00	8200-002	\$23,343.54
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$38,343.54

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/F	DuPage County Tax Collector	4110-000	\$20,000.00	NA	NA	NA
N/F	DuPage County Tax Collector	4110-000	\$20,000.00	NA	NA	NA
TOTAL SECURED			\$40,000.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - David R. Brown	2100-000	NA	\$1,915.65	\$1,915.65	\$1,915.65
Attorney for Trustee Fees - SPRINGER BROWN, LLC	3110-000	NA	\$6,946.00	\$6,946.00	\$6,946.00
Attorney for Trustee, Expenses - SPRINGER BROWN, LLC	3120-000	NA	\$96.24	\$96.24	\$96.24
Charges, U.S. Bankruptcy Court	2700-000	NA	\$350.00	\$350.00	\$350.00
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$11.98	\$11.98	\$11.98
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$9,319.87	\$9,319.87	\$9,319.87

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			None			

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank Discover Products Inc	7100-000	NA	\$721.73	\$721.73	\$721.73
1I	Discover Bank Discover Products Inc	7990-000	NA	NA	\$8.45	\$8.45
2	TD Bank, USA by American InfoSource LP as agent	7100-000	NA	\$998.89	\$998.89	\$998.89
2I	TD Bank, USA by American InfoSource LP as agent	7990-000	NA	NA	\$11.69	\$11.69
3	PERSONAL FINANCE COMPANY	7100-000	NA	\$588.94	\$588.94	\$588.94
3I	PERSONAL FINANCE COMPANY	7990-000	NA	NA	\$6.89	\$6.89
N/F	Amercred	7100-000	\$2,745.00	NA	NA	NA
N/F	Certax	7100-000	\$0.00	NA	NA	NA
N/F	Chase Card	7100-000	\$4,248.00	NA	NA	NA
N/F	Discoverbank	7100-000	\$721.00	NA	NA	NA
N/F	Enhanced Recovery Co L	7100-000	\$4,587.00	NA	NA	NA
N/F	Jeffcapsys	7100-000	\$1,340.00	NA	NA	NA
N/F	Merchants Cr	7100-000	\$184.00	NA	NA	NA
N/F	Merchants Cr	7100-000	\$77.00	NA	NA	NA
N/F	Merchants Cr	7100-000	\$140.00	NA	NA	NA
N/F	Merchants Cr	7100-000	\$76.00	NA	NA	NA
N/F	Merchants Cr	7100-000	\$55.00	NA	NA	NA

N/F	Personal Finance/marin	7100-000	\$585.00	NA	NA	NA
N/F	Target Nb	7100-000	\$14,139.00	NA	NA	NA
N/F	Td Bank Usa/targetcred	7100-000	\$998.00	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$29,895.00	\$2,309.56	\$2,336.59	\$2,336.59

Individual Estate Property Record and Report Asset Cases

Case No.: 18-03943

Trustee Name: (330580) David R. Brown

Case Name: COSTALES, MARY E.

Date Filed (f) or Converted (c): 02/14/2018 (f)

For Period Ending: 11/14/2018

§ 341(a) Meeting Date: 03/13/2018

Claims Bar Date: 06/06/2018

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1*	953 Dearborn Circle, Carol Stream, IL 60188-0000, DuPage County Single-family home, Property sold at tax sale; Centax obtained tax deed in 17 TD 34 DuPage County. Entire property value: \$240,000.00 (See Footnote)	240,000.00	0.00		0.00	FA
2	Furnishings and kitchen items	1,000.00	0.00		0.00	FA
3	Clothing	250.00	0.00		0.00	FA
4	Medical and health aids for disability	500.00	0.00		0.00	FA
5*	Real property interest in 953 Dearborn Circle Carol Stream IL (See Footnote)	240,000.00	0.00		0.00	FA
6*	CLAIMS AGAINST THIRD PARTIES (u) (See Footnote)	0.00	0.00		50,000.00	FA
6	Assets Totals (Excluding unknown values)	\$481,750.00	\$0.00		\$50,000.00	\$0.00

RE PROP# 1 Property lost to tax sale prior to case filing

RE PROP# 5 duplicates asset #1

RE PROP# 6 Fraudulent conveyance action against real estate tax purchaser

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): 08/21/2018

Current Projected Date Of Final Report (TFR): 08/21/2018 (Actual)

Cash Receipts And Disbursements Record

Case No.: 18-03943 **Trustee Name:** David R. Brown (330580)
Case Name: COSTALES, MARY E. **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **-**0088 **Account #:** *****5200 Checking
For Period Ending: 11/14/2018 **Blanket Bond (per case limit):** \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
07/25/18	{6}	Certax	Adversary settlement proceeds	1241-000	50,000.00		50,000.00
07/30/18	101	MARY E. COSTALES	HOMESTEAD EXEMPTION	8100-002		15,000.00	35,000.00
07/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		11.98	34,988.02
10/02/18	102	David R. Brown	Distribution payment - Dividend paid at 100.00% of \$1,915.65; Claim # TRFEE; Filed: \$1,915.65	2100-000		1,915.65	33,072.37
10/02/18	103	Clerk of the Bankruptcy Court	Distribution payment - Dividend paid at 100.00% of \$350.00; Claim # ; Filed: \$350.00	2700-000		350.00	32,722.37
10/02/18	104	SPRINGER BROWN, LLC	Distribution payment - Dividend paid at 100.00% of \$6,946.00; Claim # ; Filed: \$6,946.00	3110-000		6,946.00	25,776.37
10/02/18	105	SPRINGER BROWN, LLC	Distribution payment - Dividend paid at 100.00% of \$96.24; Claim # ; Filed: \$96.24	3120-000		96.24	25,680.13
10/02/18	106	Discover Bank Discover Products Inc	Distribution payment - Dividend paid at 100.00% of \$721.73; Claim # 1; Filed: \$721.73	7100-000		721.73	24,958.40
10/02/18	107	Discover Bank Discover Products Inc	Distribution payment - Dividend paid at 100.00% of \$8.45; Claim # 1; Filed: \$8.45	7990-000		8.45	24,949.95
10/02/18	108	TD Bank, USA by American InfoSource LP as agent	Distribution payment - Dividend paid at 100.00% of \$998.89; Claim # 2; Filed: \$998.89	7100-000		998.89	23,951.06
10/02/18	109	TD Bank, USA by American InfoSource LP as agent	Distribution payment - Dividend paid at 100.00% of \$11.69; Claim # 2I; Filed: \$11.69	7990-000		11.69	23,939.37
10/02/18	110	PERSONAL FINANCE COMPANY	Distribution payment - Dividend paid at 100.00% of \$588.94; Claim # 3; Filed: \$588.94	7100-000		588.94	23,350.43
10/02/18	111	PERSONAL FINANCE COMPANY	Distribution payment - Dividend paid at 100.00% of \$6.89; Claim # 3I; Filed: \$6.89	7990-000		6.89	23,343.54
10/02/18	112	COSTALES, MARY E.	Distribution payment - Dividend paid at 100.00% of \$23,343.54; Claim # SURPLUS; Filed: \$0.00	8200-002		23,343.54	0.00

COLUMN TOTALS	50,000.00	50,000.00	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	50,000.00	50,000.00	
Less: Payments to Debtors		38,343.54	
NET Receipts / Disbursements	\$50,000.00	\$11,656.46	

Cash Receipts And Disbursements Record

Case No.: 18-03943

Trustee Name: David R. Brown (330580)

Case Name: COSTALES, MARY E.

Bank Name: Rabobank, N.A.

Taxpayer ID #: **-**0088

Account #: *****5200 Checking

For Period Ending: 11/14/2018

Blanket Bond (per case limit): \$77,173,558.00

Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****5200 Checking	\$50,000.00	\$11,656.46	\$0.00
	\$50,000.00	\$11,656.46	\$0.00